Appl. No. 09/100,671
Reply to Office Action of January 15, 2004

Attorney Docket No. 35207.13
Customer No. 27683

Amendments To The Claims

Please cancel Claims 6-47 without prejudice. The following list of the claims replaces all prior versions and lists of the claims in this application.

Claims 1-47 (Canceled).

48. (New) A method comprising:

establishing at a financial institution a pseudo payment type for a user; and

using the pseudo payment type to effect a monetary payment on behalf of the user to a party other than the financial institution, without revealing to that party an actual identity of the user.

49. (New) A method according to Claim 48, including configuring the pseudo payment type to include at least one of a pseudo number, a pseudo name, and a pseudo expiration date.

50. (New) A method according to Claim 48,

including identifying for the financial institution an actual payment type of the user; and

wherein the using of the pseudo payment type includes making the monetary payment with the actual payment type, without revealing the actual payment type to the party receiving the monetary payment.

51. (New) A method according to Claim 48, including:

establishing at the financial institution a further pseudo payment type for the user; and

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using the further pseudo payment type to effect a monetary payment on behalf of the user to a party other than the financial institution, without revealing to that party the actual identity of the user.

52. (New) A method according to Claim 51,

including identifying for the financial institution two actual payment types of the user which are different;

including associating each of the actual payment types with a respective one of the pseudo payment types; and

wherein using of either pseudo payment type includes making a monetary payment from the associated actual payment type, without revealing the associated actual payment type to the party receiving the monetary payment.

53. (New) A method according to Claim 51, including establishing at the financial institution a rule set defining when to use each of the pseudo payment types.

54. (New) A method according to Claim 53, including:

establishing at a privacy server separate from the financial institution a pseudo identity for the user; and

withholding from the privacy server information regarding the pseudo payment types and the rule set.

55. (New) A method according to Claim 48, including establishing at a privacy server separate from the financial institution a pseudo identity for the user.

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56. (New) A method according to Claim 55, including establishing at the financial institution a further pseudo identity for the user.

57. (New) A method according to Claim 55, including withholding from the privacy server information regarding the pseudo payment type.

58. (New) A method according to Claim 55, including registering the financial institution with the privacy server in advance of the establishing of the pseudo payment type.

59. (New) An apparatus comprising an electronic system that includes:

a first program portion which establishes at a financial institution a pseudo payment type for a user; and

a second program portion which effects under the pseudo payment type a monetary payment on behalf of the user to a party other than the financial institution, without revealing to that party an actual identity of the user.

60. (New) An apparatus according to Claim 59, wherein the first program portion configures the pseudo payment type to include at least one of a pseudo number, a pseudo name, and a pseudo expiration date.

61. (New) An apparatus according to Claim 59,

wherein the first program portion accepts information identifying an actual payment type of the user; and

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wherein the second program portion makes the monetary payment from the actual payment type, without revealing the actual payment type to the party receiving the monetary payment.

62. (New) An apparatus according to Claim 59,

wherein the first program portion establishes at the financial institution a further pseudo payment type for the user; and

wherein the second program portion effects under the further pseudo payment type a monetary payment on behalf of the user to a party other than the financial institution, without revealing to that party the actual identity of the user.

63. (New) An apparatus according to Claim 62, wherein the first program portion:

accepts information identifying two actual payment types of the user that are different;

associates each of the actual payment types with a respective one of the pseudo payment types; and

makes each monetary payment under any pseudo payment type from the associated actual payment type, without revealing the associated actual payment type to the party receiving the monetary payment.

64. (New) An apparatus according to Claim 62, wherein the first program portion maintains a rule set defining when to use each of the pseudo payment types.

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65. (New) An apparatus according to Claim 64,

including a privacy server;

including a third program portion which establishes at the privacy server a pseudo identity for the user; and

wherein the first program portion withholds from the third program portion information regarding the pseudo payment types and the rule set.

66. (New) An apparatus according to Claim 59, including:

a privacy server; and

a third program portion which establishes at the privacy server a pseudo identity for the user.

67. (New) An apparatus according to Claim 66, wherein the first program portion establishes at the financial institution a further pseudo identity for the user.

68. (New) An apparatus according to Claim 66, wherein the first program portion withholds from the third program portion information regarding the pseudo payment type.

69. (New) An apparatus according to Claim 66, wherein the third program portion registers the financial institution before the first program portion establishes the pseudo payment type.